

## EXHIBIT 28

06/15/2013

## EXHIBIT H

## AURORA LOAN SERVICES

P.O. Box 1706  
Scottsbluff, NE 69363-1706  
www.myAuroraLoan.com

April 11, 2008

3976 001  
TIA DANIELLE SMITH  
4011 HUBERT AVE  
LOS ANGELES CA 90008

Re: Mortgage Loan in the original amount of \$556,000.00 to Borrower signer(s) of the Mortgage/Deed of Trust (the "Security Instrument"): Tia Danielle Smith  
Property Address: 4011 HUBERT AVE LOS ANGELES CA 90008  
Date of Mortgage/Deed of Trust: 11/13/2006  
Current Creditor to whom the Mortgage Loan debt is owed: RALI 2007-QO1  
Aurora Loan No: 0021796453

Dear Borrower(s):

Aurora Loan Services LLC ("Aurora") is the current servicer of the mortgage loan described above. Aurora is required under federal law to advise you that the total amount you owe, as of the date of this letter is \$592,143.41. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call us at 800-609-2696.

Unless you notify us within thirty (30) days after receipt of this letter that the validity of this debt, or any portion of it, is disputed, we will assume that the debt is valid. If you notify us in writing of a dispute, we will obtain verification of the debt or a copy of the judgment against you and we will mail you a copy of such verification or judgment. Upon your request, within thirty (30) days from receipt of this notice, we will provide to you the name and address of the original creditor if different than the current creditor.

If you are currently in bankruptcy or your legal obligation for this debt was previously discharged in bankruptcy, then this paragraph applies to you. Nothing in this letter is to be construed as an attempt to collect a debt against you personally or an attempt to revive personal liability on any discharged debt. References to "debt" elsewhere in this letter should be read as references to amounts secured by the mortgage or deed of trust or comparable security instrument ("Security Instrument"). Although you can not be held personally responsible for making the payments if you are currently in bankruptcy or your debt has been discharged, Aurora still has the right to foreclose on the real property secured by the Security Instrument if the payments are not made or other conditions in the Security Instrument are not met.

- If you are not in bankruptcy or have not received a Discharge Order of this debt from a bankruptcy court, then  
○ this is an attempt to collect a debt and any information obtained will be used for that purpose.

○ If you have questions, please contact one of our Customer Service Representatives at the address above or by  
○ calling 800-609-2696.

○ Sincerely,

○ Aurora Loan Services LLC

INTERNET REPRINT